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SENATE PHS  
Exhibit No. 2  
Date 1-10-07  
Bill No. \_\_\_\_\_

Chairman and members of the committee:

- My name is Jennifer Harris.
- I am a member of WEEL, (Working for Equality and Economic Liberation).
- I am also a mother of three young children.
- One of my responsibilities as a WEEL member is to advocate for people struggling with the system.
- Today I will be addressing the subject of increasing CHIP eligibility to 165% of the poverty line from my personal perspective.
  
- Health care for our children and families is one of the most important and pressing issues that we face.
- This economic issue needs to be addressed in order to ensure that all children receive health care regardless of income.
  
- Working families like mine who work for a small practice or company struggle financially, especially when trying to pay for our own health insurance.
- When my husband left employment of the state to practice family law in a small private practice, he left with the option to continue coverage through COBRA paying the state rate of just over \$600 a month in premiums to cover our family of 5.
- Even at this reduction in our premium rate, making the health insurance payments left me without means to provide for other needs for my family.
- CHIP was not an answer for us because we made a couple thousand too much for my children to qualify for any CHIP benefits.
- Because of this, my husband was forced to find other employment with better health insurance opportunities for our family.
- Fortunately for us we were in a position to do this, others are not so lucky.
  
- I'm sure many of you are also parents, and not having to worry about taking your child to the doctor due to financial constraints is a blessing that is priceless.
- I've had to take my nineteen month old to the doctors on numerous occasions due to possible ear infections.
- On one such occasion after screaming in pain for nearly two hours in the middle of the night, I took her to the emergency room only to be told her ears look fine and it might be teething causing her pain.
- It could've been worse.
- Her ears could've ruptured because if I did not have health insurance I would not have been able to afford to take her to the ER.
  
- I envision a society that will provide for their children's health care regardless of income because they are our future. Our young Montanans are our future Montanans.